Case 16-23398-CMB Doc 18 Filed 10/09/16 Entered 10/10/16 00:52:06 Desc Imaged

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Information to identify the case:				
Debtor 1	Harold K. Shaffer	Social Security number or ITIN xxx-xx-5491		
	First Name Middle Name Last Name	EIN		
Debtor 2 (Spouse, if filing)	· ·	Social Security number or ITIN		
	First Name Middle Name Last Name	EIN		
United States Bar WESTERN DISTE	nkruptcy Court RICT OF PENNSYLVANIA	Date case filed for chapter 13 9/12/16		
Case number: 1	6-23398-CMB			

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Babian 4	Allered Deleter O
4	Debtor's full name	About Debtor 1: Harold K. Shaffer	About Debtor 2:
1.	Debtor's full flame	Harola K. Shaher	
2.	All other names used in the last 8 years		
3.	Address	713 Clay Road South Connellsville, PA 15425	
4.	Debtor's attorney Name and address	Daniel R. White Zebley Mehalov & White, p.c. 18 Mill Street Square P.O. Box 2123 Uniontown, PA 15401 U.S.A.	Contact phone 724–439–9200
5.	Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412–471–5566
6.	Bankruptcy clerk's office	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open Monday – Friday 9:00 AM – 4:30 PM Contact phone 412–644–2700 Date: 10/7/16
	The Court uses an electronic filing system and filers must follow the Court's Local Rules governing the manner in which documents must be filed. Persons not represented by an attorney may file paper documents at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov. Photo ID/Delays:For security reasons, you may encounter delays when attending court hearings. You should be prepared to show Photo Identification when attending these preceedings, Please plan accordingly.		

For more information, see page 2

Debtor Harold K. Shaffer Case number 16-23398-CMB

7. Meeting of creditors Debtors must attend the meeting to November 14, 2016 at 11:00 AM Location: be questioned under oath. In a joint 3251 U.S. Steel Tower, 600 Grant Street, case, both spouses must attend. Pittsburgh, PA 15219 The meeting may be continued or adjourned to a Creditors may attend, but are not later date. If so, the date will be on the court required to do so. docket. Debtor's Photo ID and Social Security Card Must be Presented at the 341 Meeting 8. Deadlines Filing deadline: 1/13/17 Deadline to file a complaint to challenge The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any required filing fee by the following You must file: deadlines. a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim Filing deadline: 2/13/17 (except governmental units): Filing deadline: 3/13/17 Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. **Deadline to object to exemptions:**The law permits debtors to keep certain property as exempt. If you Filing deadline: 30 days after the conclusion of the believe that the law does not authorize an exemption claimed, you meeting of creditors may file an objection. 9. Filing of plan The debtor has filed a plan, a copy of which is enclosed. An initial hearing on confirmation of the plan will be conciliated by the chapter 13 trustee and will be held immediately following the meeting of creditors. Objections to the plan must be filed 7 days prior to the first date set for the meeting of creditors. Objections to holding the initial confirmation hearing immediately following the meeting of creditors must be filed 14 days prior to the first date set for the meeting of creditors. Any party filing an objection to the plan and/or the holding of an initial confirmation hearing immediately following the meeting of creditors must appear in person at the meeting of Any continuance will be announced at the initial hearing. No other notice will be given. Parties must check the docket to ascertain the continued hearing date, time and location. Debtors and their counsel must attend. The hearing on confirmation will be held on: 11/14/16 at 11:00 AM, Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219 If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. 10. Creditors with a foreign address 11. Filing a chapter 13 Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation bankruptcy case hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise. The debtor is required to timely make all payments to the trustee. The first payment is due (30) days after the Chapter 13 Plan has been filed. Any failure to make preconfirmation payments to the trustee may result in the dismissal of the case on the trustee's written or oral motion made prior to or at the plan confirmation hearing The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as 12. Exempt property exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline. Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a matter. 13. Discharge of debts

must file a motion

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Certificate of Notice Page 3 of 4
United States Bankruptcy Court
Western District of Pennsylvania

In re: Harold K. Shaffer Debtor

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Case No. 16-23398-CMB Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2 User: ddoy Page 1 of 2 Date Rcvd: Oct 07, 2016 Form ID: 309I Total Noticed: 29

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Oct 09, 2016.
                 +Harold K. Shaffer, 713 Clay Road, South Connellsville, PA 15425-5416 +Joshua I. Goldman, KML Law Group, P.C., 701 Market Street, Suite 5000,
db
aty
                  Philadelphia, PA 19106-1541
                 +Ronda J. Winnecour, Suite 3250, USX Tower,
                                                                     600 Grant Street,
                                                                                           Pittsburgh, PA 15219-2702
                 Advanced Call Center Technologies, P.O. Box 9091, Gray, TN 37615-9091 +Best Buy Visa, P.O. Box 790441, Saint Louis, MO 63179-0441
14288079
14288080
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                 +KML Law Group,
                                    701 Market Street--Suite 5000, Philadelphia, PA 19106-1538
14288089
                 One Main Financial, P.O. Box 140489, Irving, TX 75014-0489
                 +PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222-4704 Rushmore Service Center, P.O. Box 5508, Sioux Falls, SD 57117-5508 Vital Recovery Services, Inc., P.O. Box 923748, Norcross, GA 30010-3748
14288090
14288092
14288095
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: dwhite@zeblaw.com Oct 08 2016 01:09:09 Daniel R. White,
                   Zebley Mehalov & White, p.c., 18 Mill Street Square, P.O. Box 2123,
                                                                                                    Uniontown, PA 15401,
                   U.S.A.
smg
                  E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 08 2016 01:09:30
                                                                                          Pennsylvania Dept. of Revenue,
                   Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
                   Harrisburg, PA 17128-0946
                 +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Oct 08 2016 01:09:32
ust
                   Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
                   Pittsburgh, PA 15222-3721
                  EDI: RECOVERYCORP.COM Oct 08 2016 00:58:00
                                                                      Recovery Management Systems Corporation,
cr
                   25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
                                                             ARS National Services, Inc., P.O. Box 469046,
                  EDI: ARSN.COM Oct 08 2016 00:58:00
14302032
                  Escondido, CA 92046-9046
14288081
                  EDI: CAPITALONE.COM Oct 08 2016 00:58:00
                                                                                  c/o TSYS Total Debt Management,
                                                                    Capital One,
                  P.O. Box 5155, Norcross, GA 30091
14294484
                  EDI: CAPITALONE.COM Oct 08 2016 00:58:00
                                                                   Capital One Bank (USA), N.A., PO Box 71083,
                  Charlotte, NC 28272-1083
14288082
                 +EDI: CITICORP.COM Oct 08 2016 00:58:00
                                                                 Citi Diamond Preferred Card, P.O. Box 6500,
                 Sioux Falls, SD 57117-6500
+EDI: CCS.COM Oct 08 2016 00:58:00
                                                           Credit Collection Services, P. O. Box 773,
14288083
                  Needham, MA 02494-0918
                  EDI: RCSFNBMARIN.COM Oct 08 2016 00:58:00
14288084
                                                                     Credit One Bank, P.O. Box 98873,
                  Las Vegas, NV 89193-8873
14288085
                  EDI: AMINFOFP.COM Oct 08 2016 00:58:00
                                                                First Premier Bank, P.O. Box 5524,
                   Sioux Falls, SD 57117-5524
                 +EDI: IRS.COM Oct 08 2016 00:58:00
14302033
                                                          Internal Revenue Service, P.O. Box 7346,
                  Philadelphia, PA 19101-7346
14288087
                 +E-mail/Text: bk@lendingclub.com Oct 08 2016 01:09:50
                                                                                 Lending Club Corporation,
                 71 Stevenson Street--Suite 300, San Francisco, CA 94105-2985 EDI: RMSC.COM Oct 08 2016 00:58:00 Lowe's/Synchrony Bank,
                                                            Lowe's/Synchrony Bank,
14288088
                                                                                       Attn: Bankruptcy Deptartment,
                   P.O. Box 965060, Orlando, FL 32896-5060
14288091
                 +E-mail/Text: bankruptcyteam@quickenloans.com Oct 08 2016 01:09:46
                                                                                               Ouicken Loans, Inc.,
                   1050 Woodward Avenue, Detroit, MI 48226-1906
14288661
                  EDI: RECOVERYCORP.COM Oct 08 2016 00:58:00 Recovery Management Systems Corporation,
                  25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
                  EDI: AGFINANCE.COM Oct 08 2016 00:58:00
                                                                Springleaf Financial Services,
14288093
                  Bankruptcy Department, P.O. Box 3251,
                                                                 Evansville, IN 47731-3251
14288094
                 +E-mail/Text: teamsterl@verizon.net Oct 08 2016 01:09:19
                   Teamsters Local #30 Federal Credit Union, 1217 Lewis Avenue,
                                                                                           Jeannette, PA 15644-3108
14288096
                  EDI: RMSC.COM Oct 08 2016 00:58:00
                                                            Walmart MasterCard/Synchrony Bank,
                  Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
                                                                                                      TOTAL: 19
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Quicken Loans Inc.

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

Transmission times for electronic delivery are Eastern Time zone.

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District/off: 0315-2 User: ddoy Page 2 of 2 Date Rcvd: Oct 07, 2016 Form ID: 309I Total Noticed: 29

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**** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 09, 2016 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 7, 2016 at the address(es) listed below:

Daniel R. White on behalf of Debtor Harold K. Shaffer dwhite@zeblaw.com, gianna@zeblaw.com Joshua I. Goldman on behalf of Creditor Quicken Loans Inc. bkgroup@kmllawgroup.com Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 4